

MEDIA RELEASE  
STATE OF TENNESSEE  
DEPARTMENT OF FINANCE & ADMINISTRATION



FOR IMMEDIATE RELEASE  
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**COVERTN ATTRACTING SMALL  
BUSINESSES ACROSS TENNESSEE**

NASHVILLE, Tenn. — CoverTN, Governor Phil Bredesen's affordable and portable health insurance initiative for uninsured small businesses, is proving popular among Tennessee small business owners, their employees and self-employed individuals. Bredesen launched the program in March, and coverage began April 1. On April 18, the program exceeded 1,000 enrollees. To date, 1,468 individuals are currently enrolled.

"We're very pleased with the response so far to CoverTN," said Bredesen. "The interest from small businesses across the state underscores their desire to offer their employees insurance coverage."

Enrollment is a two-step process. Once a business is confirmed as eligible, BlueCross BlueShield of Tennessee, who administers the plans, sends out enrollment materials, and individuals have 90 days to make a decision.

CoverTN creates a partnership between the state, small businesses and their employees to provide coverage for the most needed medical services. It's not a mandated program or an entitlement program; it is a voluntary initiative for uninsured Tennesseans to obtain private insurance. The individual owns the plan, not the state or the company.

"It's important to me as a small business owner that my employees have insurance coverage like CoverTN," said Mike Kelly, owner of Jimmy Kelly's Steakhouse Restaurant in Nashville. "My employees work hard and are an integral part of the business. CoverTN gives me the opportunity to provide them with an option that is good for them. I especially like the wellness part of the program; it gives employees an incentive to be healthy."

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CoverTN is affordable. CoverTN features no deductibles and pricing is simple and straight-forward: \$20 copayment for a doctor's office visit and \$10 for most prescription drugs. There is also coverage for hospitalization and other medical needs. To promote personal responsibility, premiums vary based on weight, tobacco use and age and average \$150 per month, which is shared between the state, the employer and employee so the monthly premium is \$50 for each payer.

In addition to CoverTN, Governor Bredesen's multi-pronged effort, Cover Tennessee, offers new health insurance options to uninsured individuals in Tennessee. AccessTN, a high-risk pool, provides comprehensive health insurance options for uninsurable Tennesseans. Comprehensive insurance for children is provided through CoverKids and CoverRx provides pharmacy assistance to those without prescription drug coverage. The Cover Tennessee initiative also targets the growing prevalence of diabetes through ProjectDiabetes and focuses on improved lifestyle choices through GetFitTN. The programs were overwhelmingly endorsed by the General Assembly in 2006.

More information on all Cover Tennessee programs is available at [www.CoverTN.gov](http://www.CoverTN.gov) or by calling 1-866-COVERTN.

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